



Order Filed on July 1, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
KML LAW GROUP, P.C.
Sentry Office Plz
216 Haddon Ave.
Suite 406
Westmont, NJ 08018
dcarlton@kmlawgroup.com
Attorneys for Secured Creditor
U.S. Bank N.A., as Trustee f/b/o holders of Structured
Asset Mortgage Investments II Inc., Bear Stearns
ALT-A Trust, Mortgage Pass-Through Certificates,
Series 2006-3

In Re:

Robert Ancona,

Debtor.

Case No.: 20-13965 CMG

Adv. No.:

Hearing Date: 6/3/2020 @9:00 a.m.

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: July 1, 2020

A handwritten signature in cursive script, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Page 2

Debtor:

Robert Ancona

Case No.:

20-13965 CMG

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank N.A., as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2006-3, holder of a mortgage on real property located at 516 Page Avenue, Allenhurst, NJ 07711, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and David L. Stevens, Esquire, attorney for Debtor, Robert Ancona, and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** Debtor will make monthly payments in the amount of \$2,247.00 due on the first of the month each month while the Debtor attempts to sell the subject property; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** Debtor shall have until May 1, 2021 to sell the subject property; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** If a sale of the subject property is not successful, Debtor shall modify the plan by May 1, 2021 to otherwise treat Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** Secured Creditor does not waive the difference between the contractual monthly payment amount and the adequate protection payment amount set forth in this order or in the Debtor's plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** Secured Creditor does not waive its rights to pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** If the Debtor should fail to make payments in accordance with the terms of this order or if the Debtor should fail to sell the subject property by the May 1, 2021 deadline, or if the Debtor should fail to modify the plan to treat Secured Creditor's claim in the event a sale is not successful, Secured Creditor reserves the right to file a motion for relief from stay and/or a motion to dismiss the case based on the breach of the terms of this order and objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Robert Ancona
Debtor

Case No. 20-13965-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2020.

db +Robert Ancona, 1415 East 23rd Street, Brooklyn, NY 11210-5126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com

David L. Stevens on behalf of Debtor Robert Ancona dstevens@scura.com,
ecfbkfilings@scuramealey.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.c
om

Denise E. Carlon on behalf of Creditor U.S. Bank N.A., as Trustee f/b/o holders of Structured
Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates,
Series 2006-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Karen B. Olson on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as
Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2014-11TT
kbo@kmlp.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5